

The Terminal boosts and advertises Richmond, directly increasing your property values.

RICHMOND TERMINAL

The Terminal is the oldest newspaper in Richmond and has the confidence and support of pioneers.

Vol. XVI

RICHMOND, CALIFORNIA, FRIDAY, SEPTEMBER 26, 1919

No. 39

Harbor Bond Election For \$400,000 Called

November 4th, 1919, Ministers' Union Voice Date Set to Decide the Question Sentiment of the Majority

The discussion of the harbor bond election last Monday night at the meeting of the city council drew an "S. R. O." house, and orators eloquent and near eloquent were on hand who enlightened the populace as to what the harbor improvement would do for Richmond, the necessity of calling an immediate election, so as to take advantage of the government bonus before it "cooled off," etc.

Opinions were expressed by George Wall, H. W. Wernse, H. A. Johnson, Councilmen Lane, Gerlach, Watson, Scott, Ogbara, Hartnett and Mayor Jim Long.

All favored calling a bond election at once, with the exception of Hartnett and Long, the latter favoring a school bond election, stating that improvements and conveniences for school children who are now housed in congested buildings are of more importance at the present time than harbor improvements.

There was a little repartee and some indication of pyrotechnics, when Councilman Gerlach in order to get a "showdown" called for a rising vote. He was determined to feel the public pulse, or part of it, at least. The vote of the house was almost unanimous for the November 4 election.

On motion of Councilman Gerlach the council voted to call the election on the above date, Mayor Long and Councilman Hartnett opposing and voting in the negative.

If the sentiment of the lobby is a correct indication as to how the entire voting public will cast their ballots in November, there will be nothing to it, said a prominent realty holder; but there is a difference in voting in a private booth on election day and in voting in public. There may be some camouflage about the latter. "One can never tell."

There is no question as to the sentiment of the people of Richmond (and the property owners abroad) being in favor of the harbor improvement. All favored it. But many are doubtful as to the success of the bonds at this time.

There is no doubt about the sentiment of the people of Richmond as to the improvement of the harbor. All want Richmond to expand and grow. The question is: Are we ready to take a chance?

The school bonds in the opinion of many conservative and substantial citizens, is most important. Can both carry at this time or within the coming year?

Rev. Thomas Boyer Starts Progressive Movement

The community or men's club now organizing is a movement endorsed by many Richmond men. It will have the united support of many who prefer this plan of social affiliation.

No Electroliners Yet

It looks like no electroliners for awhile in Richmond. Berkeley and Albany has them, with El Cerrito coming up.

Hearing Postponed

The hearing of H. J. Brown, charged with manslaughter, was laid over to Tuesday morning.

Ministers' Union Voice Sentiment of the Majority

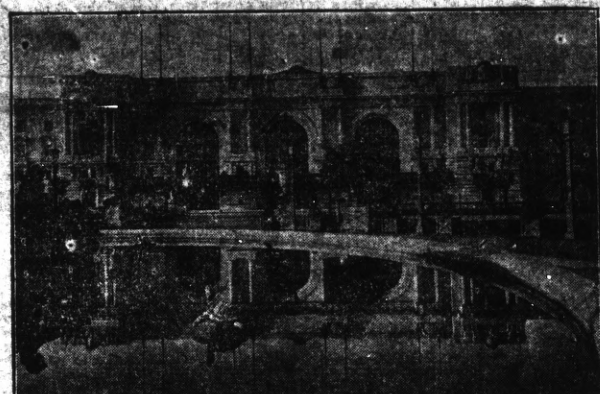
The hoo-hoo of the tubercular callopie and the blare of the assorted bands, together with other relics of antiquity, will not be heard in parade Sunday morning at the hour when religiously inclined persons are on their way to church in Richmond, if the Ministerial Union has any influence with the city administration.

The week day circus may pass, barring the skin games, exorbitant admission prices and the immoral effect on a community; but when the circus attempts to "rub it in" on Sunday, then it is time to protest.

The Ministerial Union should be given a vote of thanks for their stamina.

Huli says Hiram may become the bangle of the political barrel. Huli is in "caboots" with that Los Angeles bunch who sent Hia telegram warning him to "keep off the grass" in California.

California Industries and Land Show Auditorium



The above is the beautiful structure in which the California Industries and Land Show will be held October 4 to 19, 1919, at San Francisco, Cal.

That the California Industries and Land Show will excel those of previous years, is conceded by all who are in touch with the elaborate preparations now being made.

The Land Show is the most effective agency for advertising the great resources of California, because it attracts everything to a center in the way of products, both agricultural and industrial.

The wonderful development of

New M. E. Pastors For Richmond Arrive

Two newly appointed pastors will occupy the pulpits of Richmond's Methodist Episcopal churches Sunday. Rev. Paul Little of Hollister will succeed Rev. C. E. Irons of the Wesley church. Rev. Irons goes to Santa Rosa.

Rev. A. J. Case, formerly of Stockton, who served in France, succeeds Rev. David Ralston of the First Church, the latter being transferred to Tracy.

Rev. Frank Linder, formerly pastor of the Wesley church, and who has made a fine reputation as a platform speaker on economic questions throughout the west and middle west, will go to the First Church, San Jose.

U. C. Enrollment Breaks All Records

Displacing all previous years in the registration totals of students in the University of California, the fall semester of 1919 today took first place in the number of graduate and undergraduate students enrolled for work in the State University with figures standing respectively at 825 and 7783 a total of 8608.

The Terminal started it.

Berkeley Will Receive Bids For Waterfront Lease Sept. 30

After a number of stormy sessions and much delay, Berkeley city council by a vote of 3 to 2 decided to receive bids on Sept. 30, 1919, for the lease of the waterfront tide-lands. The requirements of the lease as it now stands fully protects the city, it is said.

American Legion

The American Legion is becoming a strong organization in Richmond, as it is everywhere, and the names enrolled are 100 per cent American. Richmond has a fine organization of these patriotic men, who never slack or faltered, but were out and gone to the fighting front while many pros, aliens and slackers were stepping into the jobs made vacant by the former. Many of these fighting boys are now sleeping beneath the daisies in Flanders Field.

Kindergarten Teacher

Miss Harriet Huggins, who was instantly killed Saturday night when she stepped in front of a speeding auto, was director of the kindergarten in the Longfellow school, Berkeley. The accident happened on Grand avenue, near Harrison.

Shipbuilders Protest Against Garbage Smell

Thousands of shipbuilders and mechanics are protesting against the dumping of city garbage near the shipyards, a menace to the health of the workers as well as the residents of that locality.

It is said the stench arising from the garbage is unbearable, especially during the present warm spell.

Many are seeking homes in Albany, where garbage "dampers" are run off with shotguns. (Past history.)

Boys Burn Circus Advertising

Martinez boys touched lighted matches to the circus bill boards in that city; and the fire department was called out to quell the "flaming posters."

WHERE WAS RABBIT'S FOOT?

Seemingly Colored Porter Had Lost or Misaid the Token That Brought Him Luck.

As the train neared its destination the porter appeared at the forward end of the parlor car, whiskroom in hand, ready to begin. The first passenger approached didn't want to be dusted, and so the porter turned to the passenger in the end seat on the other side of the aisle. There, however, he met with the same lack of response; and it was just like that, precisely the whole length of the car. Every seat was occupied, and there ought to have been something in that car, but the porter didn't get a rise. It was a hot day, the people were tired, and they just didn't want to bother about it.

The last man to step out of the car at the station, who had observed all this, ventured to hand to the porter the amount that he would have given if he had stood up to be brushed, at the same time remarking:

"Pretty light business, wasn't it?"

"Well," said the porter, "you've got to make the best of it, take it as it comes."

But it certainly was a very light run.

Laura H. Ryan, Real Estate.

H. C. Capwell Is Host to Friends at Ferndale Ranch

H. C. Capwell, president of Oakland Chamber of Commerce, entertained a delegation of business men at his Ferndale ranch, near Brookdale Sunday. Many of the party were directors of the chamber of commerce. The trip was made in automobiles.

Those entertained by the host were:

C. E. Snook, B. Pendleton, E. H. Barber, Dr. George C. Pardee, George Ames, Chas. E. Thacher, H. C. Osterman, Joseph E. Caine, George S. Sheldon, Fred M. Hunter, A. S. Lavenex, B. F. Shapiro, James E. Traverser, Dr. J. Coren Pease, Joseph R. Knowland, Sieb-t Capwell, John Smith, Russell Lowry, G. E. Randolph, Postmaster Joseph J. Rosborough, O. H. Fisher, R. H. Marchant, Walter D. Cole, W. K. Cole, Frederick Faulkner, J. H. Miller, and Captain J. H. McMahon, who was in charge of the government motor truck train on its recent trip across the continent.

George Lohr Discovered New Term; Says It's Not in Dictionary

George Lohr, who conducts the Quality Market at 334 Macdonald, one of the pioneer dispensers of quality meat around this old bay, had a call the other day over the phone for "blimps."

"What's that?" retorted George to the lady customer whom he thought might be kidding him.

"Blimps, blimps! Send me two blimps, I'm in a hurry. I want them for lunch."

Lohr hung up, scratched his head in deep thought. That was a new one. "Blimps, blimps."

Never heard of such a thing. Must be one of those reconstruction terms used in the L. of N.

Lohr had forgotten the order, and was waiting on about 50 customers at one and the same time, when Bing went the telephone.

"Say, how about those blimps—I'm waiting patiently."

Lohr turned to one of his customers near the counter, a local aviator, from the Santa Fe Field on South First street and asked: "Say, birdman, what are blimps?"

"Why a blimp is a sausage balloon," said the birdman. Your customer wants some of those fat sausages on the tray there. They were formerly called 'frankfurters,' 'weenies,' etc., previous to the war."

"Bill" Came Back

William Wallbank, retired capitalist, philosopher and scientist has returned. A few weeks ago Wallbank left Richmond for the old homestead at Keene, N. H., about fifty miles from Boston, to spend the remainder of his days in peace and happiness. Bill says it isn't "in the cards." California and Richmond for Bill.

Let Laufer Do It

You will have little trouble with your "lamps," or the adjustment of your "lights" if you go to Laufer. This does not refer exclusively to auto owners, but to persons whose eyesight is getting on the "blink." You'll have no difficulty in recognizing neighbors and friends across the street, nor will you overlook any "twetics" that may be rollicking along the macadam, if you permit Laufer to adjust the proper leuses for the accommodation of your eyes.

"I Saw It in THE TERMINAL."

Deep Sea Vessels to Land at Winhaven

Richmond Delegates to Attend League

The sixth annual meeting of the League of Municipalities will convene at Riverside October 24. The council has made an appropriation to cover the expenses of its delegates.

Iowa Carmen Win Strike For 90c Per Hour

The Clinton, Iowa, cormen strike for 90 cents per hour is ended. After being out four days the men's demands were granted.

El Cerrito Sets Example

Marshal Curtis Johnstone of El Cerrito is an honest man. Expert accountant J. O. Ford in auditing that city's books only found one mistake, and that was that Marshal Johnstone had turned into the city's treasury \$30.30 too much. This is somewhat better than some of our neighbors. Marshal Johnstone will be refunded the \$30.30.—El Cerrito Journal.

Death of Carl Johansen

Carl Johansen, for many years a resident of Richmond, where he was employed by the Standard Oil Co., died Sunday in a Berkeley hospital and was buried Tuesday in Sunset cemetery at the county line. He was 56 years of age, and was a native of Norway. Recently he purchased a home at 718 Adams street, Albany, where the family resided at the time of his death.

A widow, Mrs. Daisy Johansen, and three sons, George, Walter and Harold, survive him.

Many Stores Closed

Jewish new Year's was celebrated yesterday throughout the Eastbay district by the closing of many stores. A number of Richmond stores were closed.

Johnson Coming

It is now rumored around that Senator Johnson is coming to the coast on a three weeks "round the circle" L. of N. speaking tour.

It was in THE TERMINAL.

Winhaven Plant Is to Be Utilized For Storage

The immense winery at Winhaven, owned by the California Wine Association, is to be reconstructed into a storage plant. An immense wharf will be built, concrete piles now being manufactured for that purpose. The Belt Line railway and allied interests are back of the improvement, which will accommodate the deep sea vessels and take care of the increasing traffic from the Orient.

As the large buildings at this point will accommodate thousands of tons of goods for storage purposes, and take care of the Pacific Ocean trans-continental business, it is asked by many whether this new wharf will be a competitor of the city's municipal plant, near the south entrance of the municipal tunnel.

Playgrounds For Fifth and Ohio

The city council Monday night ordered the city engineer to prepare estimates for grading and cleaning of lots of the South Richmond improvement club at 5th and Ohio for playground purposes.

Berkeley High School Grounds Secured

The Berkeley board of education has secured the Bunnell tract. This heads off the university's plans, the latter having designs on the tract for an athletic field. The new high school plant on the Bunnell tract will be accessible to all pupils, and will give Berkeley one of the most pretentious schools of the kind on the Pacific coast.

Albany Schools Are Crowded

Albany school buildings will soon be inadequate to accommodate the increasing enrollment of school children. Some of the classes are being accommodated in the corridors of the buildings. Another school building will soon be in order to relieve the congestion.

The Terminal started it.

H. C. Capwell Co., ||
|| H. C. Capwell Co.

Basement Store

CHILDREN'S FALL COATS

Sizes 2 to 6 years	Sizes 8 to 14 years
\$8.45	\$10.95 to \$14.95

Materials are velvets, plush, ribelines, kerseys and mixtures. Becoming new styles, trimmed with belts, pockets and fancy buttons. Half and full lined. In the dearest Fall shades. Exceptional values.

—On sale in Basement Store only.

NEW LINGERIE BLOUSES

Such a wide variety of these pretty blouses! The newest styles in plain and checked voiles combined with lace and embroidery. Good values, too!.....

\$1.39

BARGAINS IN MEN'S FURNISHINGS

Clay, Fourteenth and Fifteenth Streets, Oakland

SCOUT TRAINING SAVES LIFE

SONG OF THE BOY SCOUTS.

Herald.

Inspector—Yes, on the floor above the
Detective—Ha! a clue! He is a sec-
story man.

man that. I would not feel the confidence that I feel in the League of Nations if I felt that it was so recent and novel a growth as that. On the contrary, it

realized the real interests of their people and long ago hoped might be released in some way when the world would realize the time being has ceased to be a great fighting power acknowledged about the world, except Germany, which for this the

It means that we shall pay not lighter, but heavier taxes. It means that we shall live in a world in which we are suspected and watched and disliked, instead of in a world which is now ready to trust

over whom the Central Government of China was unable to exercise control. It was one of those outbreaks, like the pitiful

of Nations is adopted, it becomes their right. If the desire for self-determination of any people in the world is likely

to tell an audience of this great progressive state what I mean by that. But we cannot work out justice in

secured \$2100, and from the sale of the Metropolitan Life Insurance Company's agency he obtained a large sum.

TERSELY TOLD

increased pay and right of collec- |

At the Metropolitan Life Insurance Company's agency he obtained a large sum.

Tablets or Liquid
AL CONDITIONS

The Place to Invest

Where is it the view is surely great
Of beautiful bay and Golden Gate
And is not seen in another State?
At Richmond.

Where is it all the street work's done,
Sidewalks down and street cars run,
And happy mortals bask in the sun?
At Richmond.

Where is that homes are new and neat
And beautiful shade trees line the street,
Giving home-seekers a continuous treat?
In Richmond.

Where is it the tax rate is low,
And collectors don't run to and fro,
But the motto is "Pay as you go"?
In Richmond.

Where is it that your dollars grow,
It invested in the lots we show,
And bring a rich reward, you know?
At Richmond.

Do not tarry until too late;
They lose out who procrastinate—
'Tis the best investment in the State—
At Richmond.

—Early Settler.

For Sale or Trade

Big bunch of cooking utensils and coffee urn.
About 50 beds, mattresses and springs, 3 ft. size,
for \$2.50 each.

Pillows, 50 cents up; Comforters \$1.50 up;
Blankets (part wool), \$2 up.

These are snags. Buy quick.

C. L. STREETER

The Home Furnisher, 302 Macdonald Avenue

THE TERMINAL OLDEST NEWSPAPER IN RICHMOND

HEATERS

Sure to Satisfy

Modern heaters such as the Radiantfire, the
floor type heaters, and the Rector Sys-
tem, giving abundance of heat at
a minimum cost — with no
fumes or odors — are
sure to satisfy

For demonstration see local dealers or
local agent

PACIFIC GAS AND ELECTRIC CO.
709 Macdonald Avenue
Telephone Richmond 531

Look for the sign

The Red Crown sign signals satisfaction. It stands
for straight-distilled, all-refinery gasoline—high
quality—every drop! Look for the Red Crown
sign before you fill.

STANDARD OIL COMPANY
(California)



W. M. PERKINS, Special Agt., Richmond, Cal.

THE TERMINAL

RICHMOND, CALIFORNIA
GEO. W. STANLEY, Publisher and Editor
ISSUED EVERY FRIDAY.
Established 1892.
Legal City and County Paper.

Entered as second-class matter June 22,
1909, at Richmond, California, under No.
107, Act of Congress of March 3, 1879.

Terms of Subscription:
One year, in advance \$2.00
Six months, in advance \$1.25
Three months, in advance \$0.75
Advertising rates on application.

Legal notices must be paid for on or be-
fore delivery of notices of publication. No
exception to this rule.

RICHMOND, SEPT. 26, 1919

SERVICE VS. PARASITISM

That is the attitude of modern
banking in its relation to produc-
tion and industries. The bank to-
day is a community service.

In a western state the other day
there was a get-together meeting
of farmers and bankers. All the
bankers and all the farmers were
there.

There were addresses and confer-
ences on co-operation and improv-
ing the working conditions on the
farm, to make it more productive.
Single banks and groups of banks
are promoting pig clubs, corn
shows, dairy herds, and small fruit
growing districts.

Beyond this banks are backing
successful and some unsuccessful
industries, although strictly speak-
ing the latter is not bank business.

Banker Coffman, the newly elected
President of the Washington
State Bankers association, organ-
ized the first pure bred stock club
in his section of the state.

He has lived to see scrub stock
disappear and to see that district
become one of the biggest dairy
producing sections in the west.

O'RYAN'S TESTIMONY

A rather remarkable statement
throwing some hitherto obscured
light on the lack of efficiency of
Secretary Baker's department dur-
ing the war was made recently be-
fore the Senate Committee on Mil-
itary Affairs by Major General John
F. O'Ryan, who commanded the
27th Division in France.

The 27th was a National Guard
Division and General O'Ryan testi-
fied that it fought through the war
without any American equipment
except coats and some trousers.
All the guns, aircraft, shoes, rifles,
machine guns, and even subsistence
supplies, he said, were supplied by
the British. The division's artill-
ery support was supplied by the
British and Australian units.

BURLESON CONTINUES TO OPPOSE HIS CLERKS

Postal employees, through the
recent convention of the National
Federation of Postal Employees at
Washington, have been given an
opportunity to explain to congress
and the country many hardships
and injustices placed upon them
under Postmaster General Burle-
son's administration of the post-
office department. It was pointed
out that the present rates of pay
for postal employees is notoriously
inadequate. Mr. Burleson has con-
sistently opposed any proposal for
equalizing the pay of the postal
clerk, and recently sent a letter to
Chairman Steienson of the house
committee on postoffice and post-
roads urging the committee to dis-
approve of the Madden measure
giving a bonus of \$130 for the
present year to all postal employees.

A number of reforms regarding
pay and working conditions are
requested.

Bank Clearances

The following are the bank
clearances for August, 1919:

San Francisco	\$629,365,886
Los Angeles	198,204,765
Oakland	40,768,125
San Jose	26,675,113
Sacramento	25,080,800
Fresno	14,951,213
Berkeley	11,957,721
Stockton	10,986,335
San Diego	8,808,477

Johnson, bootblack, 6th and Mac.

The Terminal is on file in all the
public libraries in Contra Costa county
and has hundreds of readers.

PUMPKIN PIES.

("Jingle Jolt.")

(By Harry E. Workman in The Oakland Tribune)
I like this western country and the old
Pacific breeze, I like its sun-kissed
lemons and its stately, aged trees; I'm
fond of flower-decked valleys and the
towering mountains high, but at times
I get so longing for a piece of eastern
pie.

No country has a climate like this grand
Pacific slope, it leads the world in sun-
shine and in oranges and lemons; no
boosters in the nation with our boosters
can compare, but when it comes to
pumpkins California isn't there.

In boulevards and turnips we are always
in the lead, and we can grow more car-
rots than the world will ever need; we
raise the loudest garlic and our prunes
are jumbo size, but when it comes to
pumpkins good old Iowa takes the
prize.

Oh, its pumpkin time in Iowa, for the
front is on the corn, and I'd like to be
invited when they'd blow the dinner
horn; I much prefer this country and
I'll live here 'till I die, but I'm longing
oh, I'm longing for a piece of Iowa pie.

MINCE PIES

(Without the "Jolt")

In answer to this jingle about those
Hawkeye pies, why go into such ecsta-
sies and land them to the skies? For
mother's ceased to bake them a long
time since, and wifey says that nothing
beats the old reliable mince.

No matter about the mystery which the
mince pie might contain, there's always
something in them which alleviates a
pain; I love the steam and odor the
same as when a kid, which arises from
the mince when I pry off the lid.

But why digress, and shout and spiel,
about the old-time pies? It is a cinch
we're both old vets—well seasoned
"Hawkeyes." However, (I still main-
tain) my point is taken well—the mince
has SOME attraction now, since we
only get a "small."

It is stated that the Ananias club
has passed resolutions reproving
Editor Ebsen of the Pinole Times
for stating that President Wilson
when passing through Pinole at 5
a. m. placed his thumb to his nose
and wig-wagged at the town, or
something. Eb. says he is pretty
sure it was Wilson, who may have
been a little sore on account of
L. and N. matters.

Denatured alcohol has a vigorous
"kick," one that soon causes the
victim who uses it to "kick-off"
at an early date, say those who
have made observations. At first
blindness sets in, then the "crown-
sheet" goes to the bad, finishing
with "fireworks and a quick cur-
tain."

Senator Hiram Johnson has re-
ceived orders to get off the Presi-
dent's trail. From the crowds the
President drew in California and
the warm reception he received, it
would seem that Hiram's tour will
result in a boomerang.

Oakland's reception given the
President excelled all other efforts
of Pacific Coast cities, according to
"official reports." Oakland can
show off to advantage when she
feels like it.

ARE YOU A CAPITALIST?

The Standard Dictionary defines a
"capitalist" as one who has a "pecu-
niary surplus."

The dictionary is wrong.
A capitalist is one who has a "pecu-
niary surplus" which is invested.

Are you a capitalist?
You are if you are buying War
Savings Stamps or Treasury Savings
Certificates. They represent "pecu-
niary surplus" or, in simple English,
savings and they make your money
work by bringing to you 4 per cent
interest compounded quarterly.

Are you a capitalist?
Secretary of Commerce Redfield
said to the Cleveland Advertising Men:
"There are 64,000,000 subscribers to
our Liberty Loans. I suspect that
many a factory is manned, as I know
some Government services are, by a
force from top to bottom capitalists
in varying degrees, but not the less
really."

Don't kick about the high cost of
living. Beat it by trimming your
sails and buying War Savings Stamps.
The capitalists are not kicking about
the high cost of living.

Why?
Because they have money at work.
Cut your expenses to the bone. In-
vest in War Savings Stamps.

Be a capitalist.

Employees of the Union Iron Works,
the Bethlehem Steel Company's ship-
building plant in San Francisco,
bought \$15,000 worth of War Savings
Stamps last month. The men have
given up dice and cards and hold draw-
ings and raffles of the stamps.

PROFITEERS IN JAIL WON'T CUT H. C. L.

President Butler of Columbia
University Says Saving
Only Remedy

San Francisco.—President Nicholas
Murray Butler of Columbia Univer-
sity, speaking here before the Com-
mercial Club, said, "punishing profi-
teers is a good thing, but it won't
reduce the cost of living. If we had
all their hoarded goods it would do
little good.

"Only the operation of inexorable
economic laws can bring us back to
tolerable conditions. The remedy is
to save, to practice public economy
and private thrift. We must save
and invest in productive industry.
Borrowing for non-productive rea-
sons mean bankruptcy."

In the opinion of the best econo-
mists in the United States the peoples'
greatest weapon against high prices
is the Government's Thrift and War
Savings Stamps. Every family should
have a budget, just as every success-
ful business has a budget. The first
thing on that budget should be the
amount to be saved from the weekly
or monthly income—not the amount
to be spent. Make what you save
govern the amount you spend, not the
amount you spend govern the amount
you save.

War Savings Stamps bring 4 per
cent interest, compounded every three
months. Hit high prices below the
bolt by investing in United States
securities. The dollar you save today
will be worth twice as much five years
from now.

—WSS—

HAND GRENADES USED 500 YEARS AGO IN BATTLE

Government Giving Away
Bombs Intended for
Doughboys' Use

Washington.—Hand grenades,
which the Government with shortly
make available to thrifty individuals
through banks and trust companies as
souvenirs of the Great War, date
back five centuries as war weapons.
They were known to have been used
in 1427 at the siege of the Fortress
of Casamaggiore, on the River Po,
the defenders using a glass bottle
filled with powder.

The term "grenadiere" grew out
of the training of the best qualified
among the soldiers of Louis XIV. In
1765, to hurt these grenadiers, in Eu-
ropean history, as well, the grenadiers
are found from the Seventeenth Cen-
tury on. The Russo-Japanese war,
however, developed the grenade into
the effective weapon. It proved in the
Great War. Java tins, tomato cans,
and other metal receptacles were
salved from scrap heaps and filled
with powder. These were the imme-
diate forerunners of the modern cast
iron, corrugated TNT grenades,
known as the Mills Defensive Bomb,
which caused so much destruction
when hurled into a German trench
or dugout. It is the Mills grenade
with the TNT removed that the Gov-
ernment is putting out now as sav-
ings banks.

Ask any bank how to get one. You
don't have to pay a cent for it.

—WSS—

NOW AND THEN

What is a dollar? Foolish ques-
tion—you say? Not at all these days
of H. C. L. and profiteering. Cer-
tainly a dollar isn't what it was ten
years ago. It isn't what it will be
five years from now.

A dollar is what you can get for
it in beans, butterfies, or bunk—no
more or no less. A dollar wouldn't
be worth anything if you couldn't get
anything for it.

Ten years ago you bought, we'll
say, bunk at one dollar a share. Now
bunk costs two dollars a share. That
doesn't mean that bunk has doubled
in value. It means that your dollar
is worth half what it was ten years
ago.

This is, therefore, not the time to
spend your dollars. They will bring
you only half what they are worth.
This is the time to save them.

They will bring more later on.
That is the history of dollars. Values
run in cycles. As sure as you are
living five years from now a dollar
will be worth more than it is now,
probably twice as much. So when
you save a dollar you are really
saving two dollars. Treat dollars as
you would any other commodity. Buy
them when they are cheap.

Stick every dollar you can into War
Savings Stamps now. Carrying 4 per
cent interest compounded quarterly, a
War Savings Stamp bought this
month for \$4.20, will be worth five
dollars January 1, 1924. By 1924
the dollar will be worth twice as
much as it is so you will really have
ten dollars for the \$4.19.

—WSS—

Frank Vanderlip says the secret of
success is "Thrift and common sense."
Buy W. S. S.

—WSS—

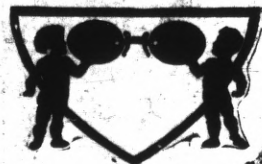
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